

**Fill in this information to identify the case:**

Debtor 1	Demetrius D. Davis
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Middle District of Pennsylvania (Harrisburg) (State)
Case number	21-01429

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK AS TRUSTEE FOR REGISTERED HOLDERS OF CWABS, INC., ASSETBACKED CERTIFICATES, SERIES 2006-6 Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: XXXXXX1722

Date of payment change:  
Must be at least 21 days after date of this notice 10/01/2021

New total payment: \$ 1,152.50  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate 7.875 %

New interest rate: 7.875 %

Current principal and interest payment: \$ 780.15

New principal and interest payment: \$ 778.49

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Demetrius D. Davis  
First Name Middle Name Last Name

Case number (if known) 21-01429

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

- I am the creditor.  
 I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

/s/ Randall Miller  
Signature

Date September 10, 2021

Print: Randall Miller First Name  Middle Name  Last Name  Title Agent

Company Carrington Mortgage Services, LLC

Address 43252 Woodward Avenue, Suite 180  
Number  Street

Bloomfield Hills, MI 48302 City  State  ZIP Code

Contact phone (248) 335-9200 Email bankruptcy@rsmalaw.com

# CARRINGTON

MORTGAGE SERVICES, LLC

NMLS ID #2600

P.O. Box 3489  
Anaheim, CA 92803  
(800) 561-4567

DEMETRIUS D DAVIS  
422 VALLEY ST  
MARYSVILLE, PA 17053-1164

July 24, 2021

Re: Carrington Mortgage Services Loan #: [REDACTED]

## **CHANGES TO YOUR MORTGAGE INTEREST RATE AND PAYMENTS ON SEPTEMBER 1, 2021**

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6-month period during which your interest rate stayed the same. That period ends on September 1, 2021, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	<b>Current Rate and (monthly) Payment</b>	<b>New Rate and (monthly) Payment</b>
Interest Rate	7.87500%	7.87500%
Principal	\$249.47	\$249.44
Interest	\$530.68	\$529.05
Escrow (Taxes and Insurance)	\$374.01	\$374.01
<b>Total (monthly) Payment</b>	<b>\$1,154.16</b>	<b>\$1,152.50 (due 10/01/21)</b>

**Interest Rate:** We calculated your interest rate by taking a published “index rate” and adding a certain number of percentage points, called the “margin”. Under your loan agreement, your index rate is SIX MONTH LIBOR and your margin is 5.50000%. The SIX MONTH LIBOR is published daily in THE WALL STREET JOURNAL.

**Rate Limit(s):** Your rate cannot go higher than 14.87500% over the life of the loan. Your rate can change every 6 months by no more than 1.50000% .

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. Your new payment is based on the SIX MONTH LIBOR, your margin, index rounding nearest of 0.12500%, your loan balance of \$80,616.52, and your remaining loan term of 174 months.

**Prepayment Penalty:** None

For more information, inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 3489, Anaheim, CA 92803, or calling 1.800.561.4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 AM to 8:00 PM, Eastern Standard Time, Monday through Friday. You may also visit our website at [carringtonms.com](http://carringtonms.com).

Sincerely,

Loan Servicing Department  
Carrington Mortgage Services, LLC



**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA (HARRISBURG)**

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In Re: Case No: 21-01429 - Chapter: 13  
Demetrius D. Davis, Judge: Henry W. Van Eck  
Debtor

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**CERTIFICATE OF SERVICE**

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The undersigned states that on September 10, 2021, copies of the **Notice of Mortgage Payment Change** were served upon the following parties via first class mail, with proper postage affixed thereto the Debtors and via the Court's CM-ECF electronic filing system to the Debtor's Attorney and Chapter 13 Trustee.

Demetrius D. Davis 422 Valley Street Marysville, PA 17053	Debtor's Attorney Stephen Wade Parker 105 N. Front Street, Suite 100 Harrisburg, PA 17101	Chapter 13 Trustee Jack N. Zaharopoulos 8125 Adams Drive, Suite A Hummelstown, PA 17036
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U.S. TrusteeAsst. U.S. Trustee  
228 Walnut St  
Suite 1190  
Harrisburg, PA 17101

The above is true to the best of my information, knowledge and belief.

Signed: /s/ Randall Miller  
Randall Miller  
43252 Woodward Avenue, Suite 180  
Bloomfield Hills, MI 48302  
Telephone (248) 335-9200